

PUBLIC SUBMISSION

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Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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General Comment

I am not a financial planner or stock broker or an individual with some fancy degree or MBA in finance. I have taken the time to educate myself on the ins and outs of options and how to use this type of investment to produce monthly income, but also to protect my stock holdings (aka - lower my risk). This new regulation could possibly prohibited my use of options and hurt my ability to protect my retirement accounts. Being able to buy PUTS or sell CALLS allows you to reduce your risk, not increase risk. We live in America where we are supposed to be free and able to thrive. Stop passing mindless and pointless regulations that only hinder and hurt ones ability to protect what we have worked so hard to obtain. Washington's job is to uphold our constitution and provide a strong military to protect us from foreign enemies. Please stop taking away our rights.